

From: Zackery Melson  
Subject: Electronic Fund Transfers

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Comments:

I totally support the measure of giving customers that use ATM's the opt out to prevent them from going into the negative. I've been in the banking industry 34 years and over the past five or so years it has really gotten out of hand. Partially because no one is pushing the right buttons to make any changes. Count me in please.

Banks should also be prohibited from charging daily overdraft fees in excess of an overdraft charge. I've seen seniors overdraw their account less than \$5.00 at the beginning of the month and have fees add up to over \$300.00 giving them much less to survive on when they get their next social security check.

Unless banks are regulated to stop violating customers in the name of "its not a bank error" they will continue. Remember, the low to moderate income have been there biggest target.

Zackery Melson